

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:) CHAPTER 13
VAUGHNETTE MICHELLE JONES,)
) CASE NO. 24-50770-PWB
Debtor.)

**POST-CONFIRMATION MODIFICATION OF PLAN
AND REQUEST FOR ITS APPROVAL**

Vaughnette Michelle Jones, Debtor, proposes to modify the confirmed Chapter 13 plan in this case as set forth below and requests that this modification be approved.

MODIFICATION OF PLAN

Vaughnette Michelle Jones, Debtor, hereby modifies the Chapter 13 Plan, which the Court confirmed on May 1, 2024, as follows:

Section 2.1 of the Chapter 13 Plan is modified such that the ongoing payment is \$3,232.00 per month.

Section 3.3 of the Chapter 13 Plan is modified such that the creditor ePawn is added for a claim amount of \$556.25 paid at 9.5% (adequate protection payment \$6.00, monthly post-confirmation payment of \$13.00 stepping to \$57.00 in June of 2024).

This 29th day of September, 2025.

Respectfully Submitted by,
BURROW & ASSOCIATES, LLC

/s/

Kevin Grindlay
Attorney for the Debtor
Georgia Bar No. 350009
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

DECLARATION UNDER PENALTY OF PERJURY

I, Vaughnette Michelle Jones, being of legal age do hereby verify and state that all of the information set forth in the foregoing amendment/pleading is true and correct to the best of my knowledge, information and belief.

This 27th day of September, 2025.

_____/s/_____
VAUGHNETTE MICHELLE JONES

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:)	CHAPTER 13
VAUGHNETTE MICHELLE JONES)	
)	CASE NO. 24-50770-PWB
Debtor.)	

**NOTICE OF HEARING ON POST-CONFIRMATION MODIFICATION OF PLAN
AND REQUEST FOR ITS APPROVAL**

PLEASE TAKE NOTICE that Vaughnette Michelle Jones has filed a Post-Confirmation Modification of Plan and Request for its Approval and related papers with the Court seeking an order modifying the confirmed Chapter 13 plan.

PLEASE TAKE FURTHER NOTICE that a hearing will be held on the Motion at 9:50 A.M. on November 5, 2025, in Courtroom 1401, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta Georgia 30303, which must be attended in person, unless the Court orders otherwise.

Your rights may be affected by the Court's ruling on these pleadings. You should read these pleadings carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) If you do not want the Court to grant the relief sought in these pleadings or if you want the Court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleadings with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate of service stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk before the hearing. The address of the Clerk's Office is: Clerk, U.S. Bankruptcy Court, Room 1340, 75 Ted Turner Drive, Atlanta, Georgia 30303. You must also mail a copy of your response to the undersigned at the address stated below.

This 29th day of September, 2025.

_____/s/
Kevin Grindlay
Attorney for the Debtor
Georgia Bar No. 350009
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

CERTIFICATE OF SERVICE

I hereby certify that on this day, I electronically filed the foregoing Post-Confirmation Modification of Plan and Request for its Approval and Notice of Hearing with the Clerk of Court using the CM/ECF system which will automatically send an e-mail notification of such filing to the parties or attorneys of record. I have also on this day caused a copy of the pleading to be placed in the first-class United States mail, postage pre-paid, addressed to the following recipients not participating in the CM/ECF system as follows:

Vaughnette Michelle Jones
804 Lincoln Crest Drive
Austell, GA 30106

ePawn
6362 Fairburn Rd
Douglasville, GA 30134

All creditors on the attached mailing matrix.

This 29th day of September, 2025.

Respectfully Submitted by,
BURROW & ASSOCIATES, LLC

/s/

Kevin Grindlay
Attorney for the Debtor
Georgia Bar No. 350009
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

Label Matrix for local noticing
113E-1
Case 24-50770-pwb
Northern District of Georgia
Atlanta
Mon Sep 29 06:49:37 EDT 2025

Connie L. Beardsley
Unit 55
129 Holiday Rd
Buford, GA 30518-1658

Credit Central
700 E North St, Ste 15
Greenville, SC 29601-3013

First Investors Financial Dept
Attn: Bankruptcy
3065 Akers Mill Rd Se, Ste 700
Atlanta, GA 30339-3124

Georgia's Own Credit Union
c/o D. Tyler Van Leuven, Esq.
Post Office Box 3637
Tallahassee, FL 32315-3637

Hollis Cobb
6621 Bay Circle
Suite 180
Norcross, GA 30071-1218

(p)LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

Office of the United States Trustee
362 Richard Russell Building
75 Ted Turner Drive, SW
Atlanta, GA 30303-3315

Phenix Fin
2430 E. 8th Street
Odessa, TX 79761-4902

K. Edward Safir
Standing Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave. NE
Atlanta, GA 30303-1229

Aidvantage
Attn: Bankruptcy
Po Box 9635
Wiles-Barr, PA 18773-9635

Michael F. Burrow
Burrow & Associates, LLC
Building A, Suite 100
2280 Satellite Blvd.
Duluth, GA 30097-5000

Esusu/fcps
215 West 125th Street
New York, NY 10027-4426

Forest Glen Apartment
4236 Austell Rd
Austell, GA 30106-8239

Georgia's Own Credit Union
Post Office Box 3637
Tallahassee, FL 32315-3637

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

(p)MOHELA
CLAIMS DEPARTMENT
633 SPIRIT DRIVE
CHESTERFIELD MO 63005-1243

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731-3251

Quantum3 Group LLC as agent for
CASCADE CAPITAL FUNDING LLC
PO Box 788
Kirkland, WA 98083-0788

Robert D. Schwartz
Robert D. Schwartz
P O Box 160100
Atlanta, GA 30316-1002

Allen M Bearden
Burrow & Associates, LLC
Bldg A, Suite 100
2280 Satellite Blvd
Duluth, GA 30097-5000

Connie L. Beardsley
129 Holiday Rd.
Unit 55
Buford, GA 30518-1658

Robert J. Fehse
Evans Petree
Suite 800
1715 Aaron Brenner Drive
Memphis, TN 38120-1445

(p)GEORGIA DEPARTMENT OF REVENUE
BANKRUPTCY
2595 CENTURY PKWY NE SUITE 339
ATLANTA GA 30345-3173

Green Funds Group Green Funds Express
PO BOX 1427
Addison, IL 60101-8427

Vaughnette Michelle Jones
804 Lincoln Crest Drive
Austell, GA 30106-8227

Shweta Maheshwari
2600 Milscott Drive, Apt. 1330
Decatur, GA 30033-6025

Petland/Comenity Bank
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Quantum3 Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788

H. Michael Solloa Jr.
Tripp Scott, P.A.
110 SE 6th Street
15th Floor
Fort Lauderdale, FL 33301-5004

Southeast Toyota Finance
260 Interstate North Cir., SE
Atlanta, GA 30339-2210

Springfield Fin
9365 The Landing Dr Ste E 400
Douglasville, GA 30135-7139

(p) SUNSET MANAGEMENT CO LLC
ATTN KRISTIN WILSON
510 MOUNTIAN VIEW DR
SUITE 500
SENECA SC 29672-2145

Sunset Finance Of CA
Attn: Bankruptcy
510 Mountain View Dr, Ste 500
Seneca, SC 29672-2145

(p) TRANSFORM CREDIT INC
1440 W TAYLOR ST
431
CHICAGO IL 60607-4623

United States Attorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
Atlanta GA 30303-3309

David Tyler Van Leuven
Sorenson Van Leuven, PLLC
PO Box 3637
Tallahassee, FL 32315-3637

Walters Management
Attn: Bankruptcy
Po Box 2935
Gainesville, GA 30503-2935

David S. Weidenbaum
Office of the U.S. Trustee
362 Richard B. Russell Bldg.
75 Ted Turner Drive, SW
Atlanta, GA 30303-3330

Wilkes Finance
999 Veterans Memorial Hwy SW
Mableton, GA 30126-3103

Wilkes Finance
Attn: Bankruptcy
8542 Hospital Drive
Douglasville, GA 30134-2413

Wilkes Finance Corp
Attn: Bankruptcy
6160 Fairburn Rd
Douglasville, GA 30134-1993

World Finance Corp
Attn: Bankruptcy
Po Box 6429
Greenville, SC 29606-6429

World Omni Financial Corp.
Attn: Bankruptcy
6150 Omni Park Drive
Mobile, AL 36609-5195

World Omni Financial Corp.
c/o H. Michael Solloa, Jr., Esq.
Tripp Scott, P.A.
110 SE 6th Street.
Fort Lauderdale, FL. 33301-5000

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Georgia Department of Revenue
Compliance Division
ARCS Bankruptcy
1800 Century Blvd. NE, Suite 9100
Atlanta, GA 30345-3202

Lendmark Financial Services
Attn: Bankruptcy
1735 North Brown Rd, Ste 300
Lawrenceville, OH 30043

MOHELA
Attn: Bankruptcy
633 Spirit Dr
Chesterfield, MO 63005

Sunset Finance Co., LLC.
Attn: Kristin Wilson
510 Mountain View Drive
Suite 500
Seneca, SC 29672

Transform Credit Inc
1440 W TAYLOR ST
PMB 431
CHICAGO, IL 60607

(d) Transform Credit Inc
Attn: Bankruptcy
332 S Michigan Ave, 9th Floor
Chicago, IL 60604

(d) US Department of Education/MOHELA
633 Spirit Drive
Chesterfield, MO 63005

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Shweta Maheshwari

(u)Transform Credit Inc.

(u)World Omni Financial Corp.

2600 Milscott Drive, Apt 1330

Decatur, GA 30033-6025

End of Label Matrix

Mailable recipients 44

Bypassed recipients 3

Total 47